

## PUBLIC DEPOSITARIES AS OF DECEMBER 31, 2002

<i>Commercial Banks</i>	Regional or Head Office * Location *	11/30/2002 Public Deposits	12/31/2002 Public Deposits	12/31/2002 Washington Proportional ** Net Worth **	Net Worth Change From 6/30/2002	1/31/2003 Public Deposits
Bank of the Pacific	Aberdeen	\$ 14,468,059	\$ 15,002,126	\$ 24,548,922	(7.10)%	\$ 18,719,388
North County Bank	Arlington	3,417,765	3,417,894	4,743,838	1.78 %	3,419,374
American Marine Bank	Bainbridge Island	1,964,802	1,880,915	22,676,000	2.25 %	1,828,237
Charter Bank	Bellevue	10,925,929	11,030,932	12,761,320	3.40 %	10,899,000
Foundation Bank	Bellevue	2,000,000	2,000,000	9,268,631	0.68 %	4,000,000
KeyBank National Association	Bellevue	n/a	n/a	n/a	n/a	n/a
Pacifica Bank	Bellevue	.....	.....	13,638,000	1.59 %	142,890
Bank NorthWest	Bellingham	5,054,340	5,321,000	6,542,000	2.54 %	5,061,806
Westsound Bank	Bremerton	4,531,725	6,034,080	4,652,389	3.07 %	6,040,373
Skagit State Bank	Burlington	22,532,733	21,517,138	53,363,165	1.24 %	22,981,370
Cashmere Valley Bank	Cashmere	76,913,000	84,769,000	44,237,000	4.06 %	88,162,297
Security State Bank	Centralia	7,306,234	7,458,000	26,000,000	(0.29)%	6,778,853
North Cascades National Bank	Chelan	18,654,387	19,138,628	17,583,261	0.31 %	18,402,574
Twin River National Bank	Clarkston	10,482,444	9,618,118	2,112,367	(1.16)%	9,081,299
Bank of Whitman	Colfax	4,637,536	6,429,000	21,964,000	1.14 %	4,828,565
State Bank of Concrete	Concrete	2,563,903	2,541,000	2,295,000	(2.42)%	2,566,522
Whidbey Island Bank	Coupeville	31,472,736	32,522,586	53,427,000	1.62 %	32,684,068
Wheatland Bank	Davenport	4,499,895	5,124,575	11,030,796	2.67 %	5,814,281
Mt. Rainier National Bank	Enumclaw	4,526,603	3,876,058	15,444,213	1.89 %	4,830,215
Cascade Bank	Everett	91,679,145	90,841,219	65,537,000	4.46 %	91,826,331
Coastal Community Bank	Everett	2,299,830	2,499,944	8,300,728	1.28 %	2,300,096
Frontier Bank	Everett	108,820,310	102,093,000	178,779,500	(0.06)%	99,269,997
Bank of Fairfield	Fairfield	5,205,730	5,030,000	8,026,000	6.17 %	5,094,073
Farmington State Bank	Farmington	95,962	91,056	1,335,676	0.74 %	83,679
Washington State Bank, N.A.	Federal Way	2,500,000	2,500,000	5,051,000	2.54 %	2,500,000
Fife Commercial Bank	Fife	2,000,000	2,000,000	4,963,518	3.74 %	2,000,000
Islanders Bank	Friday Harbor	6,435,582	4,684,230	13,066,582	4.61 %	6,070,222
The State National Bank of Garfield	Garfield	999,488	982,000	5,560,000	1.85 %	1,003,915
Columbia River Bank	Goldendale	3,878,015	1,281,819	7,895,399	4.34 %	4,897,015
ShoreBank Pacific	Ilwaco	3,500,000	3,500,000	5,372,000	21.84 %	3,500,000
Issaquah Bank	Issaquah	8,216,956	8,231,412	10,429,000	11.94 %	8,251,563
Bank of the West	Kennewick	4,217,592	2,625,144	33,685,509	0.36 %	2,921,717
Community First Bank	Kennewick	4,829,175	4,511,921	9,300,334	(2.99)%	2,565,212
First Community Bank of Washington	Lacey	35,196,853	31,054,000	52,064,000	19.74 %	28,207,485
Sound Banking Company	Lakewood	.....	.....	3,928,358	1.38 %	.....
Bank of Latah	Latah	3,364,224	2,432,000	9,125,022	(0.24)%	2,458,201
HomeTown National Bank	Longview	3,973,046	4,131,634	2,755,430	4.56 %	4,183,710
The Cowlitz Bank	Longview	24,640,273	23,998,592	25,762,568	5.01 %	24,095,596
Twin City Bank	Longview	3,006,527	3,006,299	3,185,000	2.15 %	3,001,277
Peoples Bank	Lynden	11,173,804	11,956,000	38,916,000	3.97 %	9,899,672

**PUBLIC DEPOSITARIES AS OF DECEMBER 31, 2002**

<i>Commercial Banks (Continued)</i>	<b>Regional or Head Office * Location *</b>	<b>11/30/2002 Public Deposits</b>	<b>12/31/2002 Public Deposits</b>	<b>12/31/2002 Washington Proportional ** Net Worth **</b>	<b>Net Worth Change From 9/30/2002</b>	<b>1/31/2003 Public Deposits</b>
City Bank	Lynnwood	\$ 18,830,109	\$ 17,823,606	\$ 146,237,552	2.99 %	\$ 23,603,943
Prime Pacific Bank, N.A.	Lynnwood	4,294,212	4,294,212	4,065,082	1.54 %	4,294,212
The Bank of Washington	Lynnwood	8,378,732	9,565,017	8,990,000	1.74 %	8,207,846
Pend Oreille Bank	Newport	1,911,798	1,434,429	3,066,207	3.09 %	1,627,282
South Sound Bank	Olympia	.....	.....	5,684,000	5.08 %	3,000,000
West Coast Bank	Olympia	46,191,991	39,556,681	33,930,133	2.81 %	39,199,237
Farmers and Merchants Bank of Rockford	Opportunity	488,363	4,435,017	27,113,748	7.70 %	4,029,915
Columbia Trust Bank	Pasco	13,558,528	12,407,261	12,479,620	2.58 %	12,416,625
Kitsap Bank	Port Orchard	2,990,000	2,740,000	50,273,000	1.71 %	3,229,000
Puyallup Valley Bank	Puyallup	467,216	431,000	15,453,000	1.78 %	512,396 <sup>2</sup>
Valley Bank	Puyallup	n/a	n/a	n/a	n/a	n/a
Harbor Community Bank	Raymond	4,855,479	2,788,000	4,022,000	1.46 %	2,713,517
Redmond National Bank	Redmond	4,580,155	4,583,952	8,073,735	0.96 %	6,591,605
Lamont Bank of St. John	St. John	885,174	865,000	3,281,000	(4.71)%	889,195
Asia-Europe-Americas Bank	Seattle	7,300,000	7,300,000	14,054,543	(1.17)%	8,300,000
Bank of America, N.A.	Seattle	651,676,000	470,436,000	2,498,671,270	6.95 %	481,281,000
<sup>The</sup> Commerce Bank of Washington, N.A.	Seattle	47,323,884	47,814,471	60,376,757	2.94 %	46,324,712
EvergreenBank	Seattle	300,000	300,000	20,534,845	2.21 %	300,000
NorthStar Bank, N.A.	Seattle	2,400,000	2,300,000	7,712,006	3.36 %	2,302,118
Northwest Business Bank	Seattle	n/a	n/a	n/a	n/a	n/a
Northwest International Bank	Seattle	7,929,009	7,956,498	13,307,000	19.85 %	7,983,746 <sup>3</sup>
Pacific Northwest Bank	Seattle	199,313,913	179,325,000	296,703,000	28.02 %	166,102,132
Regal Financial Bank	Seattle	4,000,000	4,000,000	8,735,103	(2.34)%	4,000,000
Union Bank of California, N.A.	Seattle	25,770	15,562	25,631,901	3.99 %	28,187
U.S. Bank National Association	Seattle	926,544,750	977,136,802	1,851,643,898	9.74 %	1,066,832,184
Viking Community Bank	Seattle	10,821,223	8,805,548	20,408,620	3.61 %	10,000,000
Washington First International Bank	Seattle	1,200,000	1,200,000	35,032,142	3.99 %	2,000,000
Wells Fargo Bank, N.A.	Seattle	9,505,187	8,465,905	53,272,533	16.74 %	10,356,273
Wells Fargo Bank Northwest, N.A.	Seattle	5,627,094	2,270,519	358,409,786	4.81 %	2,314,148
Shoreline Bank	Shoreline	.....	150,000	4,746,000	0.42 %	150,000
First Heritage Bank	Snohomish	1,056,751	1,692,263	14,887,926	(1.12)%	1,027,155
AmericanWest Bank	Spokane	81,923,220	87,937,233	67,992,100	13.28 %	88,780,454
Inland Northwest Bank	Spokane	9,499,991	9,480,141	15,707,614	3.77 %	9,546,741
Washington Trust Bank	Spokane	96,357,755	94,631,922	174,079,262	0.40 %	90,739,599
Columbia State Bank	Tacoma	46,968,366	49,233,843	146,301,662	3.39 %	73,463,676
KeyBank National Association	Tacoma	298,576,762	303,662,183	969,210,335	0.62 %	315,494,837
Pierce Commercial Bank	Tacoma	7,000,000	7,000,000	7,922,888	6.66 %	7,000,000
Central Valley Bank, N.A.	Toppenish	860,274	892,000	6,808,000	0.95 %	893,505
Westside Community Bank	University Place	4,000,000	4,000,000	5,147,000	1.62 %	4,700,000
Bank of Clark County	Vancouver	5,242,299	3,430,075	10,767,073	8.65 %	9,625,799
First Independent Bank	Vancouver	21,345,394	33,024,000	92,205,000	(0.00)%	20,387,148
TODAY'S BANK	Vancouver	8,118,897	7,229,001	8,680,270	(4.35)%	6,877,101
Umpqua Bank	Vancouver	4,117,894	4,120,198	7,762,761	15.12 %	6,224,640 <sup>4</sup>
Baker Boyer National Bank	Walla Walla	23,145,215	17,745,055	28,747,092	(0.85)%	15,287,622
Banner Bank	Walla Walla	142,985,599	119,925,388	158,550,763	0.26 %	123,362,028
Community Bank	Walla Walla	n/a	n/a	387,301	n/a	900,000 <sup>5</sup>
Mid State Bank	Waterville	3,466,827	3,279,306	2,823,448	0.41 %	3,438,365
NCW Community Bank	Wenatchee	3,782,713	4,138,428	4,331,813	8.55 %	4,129,932
Farmers State Bank	Winthrop	809,744	711,000	2,405,000	(0.46)%	593,678
Yakima National Bank	Yakima	4,569,419	4,367,212	3,641,519	1.86 %	2,416,111
<b>Total, Commercial Banks</b>		<u>\$3,297,210,310</u>	<u>\$3,120,031,048</u>	<u>\$ 8,159,593,834</u>	<u>6.20 %</u>	<u>\$3,253,848,537</u>

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<b>Thrift Institutions</b>						
<b>Savings Banks</b>						
Anchor Mutual Savings Bank	Aberdeen	\$ 23,191,110	\$ 29,155,162	\$ 46,708,000	2.62 %	\$ 20,078,603
First Mutual Bank	Bellevue	7,510,583	11,284,979	51,792,000	3.44 %	11,273,219
Horizon Bank	Bellingham	25,355,375	23,222,555	106,473,581	2.18 %	22,624,197
FirstBank Northwest	Clarkston	905,000	950,000	2,548,008	7.74 %	950,000
EverTrust Bank	Everett	13,914,780	12,906,881	75,403,000	3.37 %	10,098,901
Rainier Pacific Savings Bank	Fife	.....	.....	42,211,692	0.71 %	.....
Timberland Bank	Hoquiam	4,759,075	4,840,805	64,229,000	(1.62)%	710,946
Heritage Savings Bank	Olympia	56,191,093	57,269,000	62,056,000	(7.73)%	52,874,902
First Savings Bank of Renton	Renton	85,903,205	87,016,589	70,296,000	(3.27)%	86,167,904
HomeStreet Bank	Seattle	150,744,000	141,658,000	113,267,888	0.64 %	88,198,882
Washington Mutual Bank	Seattle	<u>433,870,169</u>	<u>353,538,785</u>	<u>1,476,308,461</u>	<u>17.60 %</u>	<u>384,130,574</u>
<i>Sub-total, Savings Banks</i>		<u>\$ 802,344,390</u>	<u>\$ 721,842,756</u>	<u>\$ 2,111,293,629</u>	<u>11.70 %</u>	<u>\$ 677,108,128</u>
<b>Savings Associations</b>						
Riverview Community Bank	Camas	\$ 1,226,718	\$ 1,506,493	\$ 52,040,000	2.00 %	\$ 1,534,947
Olympia Federal Savings & Loan Assn.	Olympia	1,492	1,711	48,621,000	2.55 %	1,711
First Federal Savings & Loan Assn.	Port Angeles	26,943,094	24,780,237	51,919,000	3.27 %	28,478,039
Raymond Federal Savings Bank	Raymond	1,178,295	1,183,843	4,041,000	1.94 %	1,184,212
United Savings & Loan Bank	Seattle	2,100,000	2,100,000	41,829,000	1.10 %	2,100,000
Washington Federal Savings	Seattle	4,071,700	7,377,134	437,627,134	0.78 %	6,108,456
Sterling Savings Bank	Spokane	275,182,623	279,816,335	247,920,567	1.85 %	331,312,196
Yakima Federal Savings & Loan Assn.	Yakima	<u>6,047,143</u>	<u>6,066,988</u>	<u>177,675,000</u>	<u>3.84 %</u>	<u>6,782,836</u>
<i>Sub-total, Savings Associations</i>		<u>\$ 316,751,065</u>	<u>\$ 322,832,741</u>	<u>\$ 1,061,672,700</u>	<u>1.81 %</u>	<u>\$ 377,502,397</u>
<b>Total, Thrift Institutions</b>		<u>\$1,119,095,455</u>	<u>\$1,044,675,497</u>	<u>\$ 3,172,966,330</u>	<u>8.18 %</u>	<u>\$1,054,610,525</u>
<b>Grand Total, All Public Depositaries</b>		<u>\$4,416,305,765</u>	<u>\$4,164,706,545</u>	<u>\$11,332,560,895</u>	<u>6.75 %</u>	<u>\$4,308,459,062</u>

\* Location \* Regional or head office location of each public depository is shown. Public funds may be deposited in any Washington State branch of public depositories listed.

\*\* Net Worth \*\* Out-of-state net worth excluded.

### FOOTNOTES

- <sup>1</sup> KeyBank National Association, Tacoma – moved their Washington headquarters to Bellevue – November 2001.
- <sup>2</sup> Puyallup Valley Bank, Puyallup – changed their name to Valley Bank, Puyallup – effective January 17, 2003.
- <sup>3</sup> Northwest International Bank, Seattle – changed their name to Northwest Business Bank, Seattle – effective February 14, 2003.
- <sup>4</sup> Umpqua Bank (Vancouver), Roseburg, Oregon – received final approval as a public depository – effective December 6, 2002.
- <sup>5</sup> Community Bank (Walla Walla), Joseph, Oregon – received final approval as a public depository – effective January 27, 2003.

### DEPOSIT LIMITATIONS

- Public treasurers may deposit funds only in a public depository. The total amount deposited by a single treasurer may not exceed the depository's Washington proportional net worth. Certificates of deposit are negotiable only between treasurers and/or public depositories.
- A public depository may accept public deposits in a total amount not to exceed one and one-half times its Washington proportional net worth or thirty percent of the total public funds on deposit statewide. [Thirty percent of December 31, 2002 public deposits = \$1,249,411,964] If a depository's public funds on deposit exceed either of these limitations, it must collateralize the excess deposits

at one hundred percent. In addition, a depository must meet certain financial standards set by the Commission. Any public depository which does not comply with these financial standards is required to collateralize all of its public deposits at one hundred percent.

**PLEASE NOTE**

This listing includes information received by the Public Deposit Protection Commission through March 3, 2003. If you have questions regarding public depositories or other matters relating to the Public Deposit Protection Act, please contact Nancy Adams, Administrator, at (360) 902-9077.

This publication is available on the Internet at: <http://www.wa.gov/tre/pdpc.htm>. It will also be made available in alternate formats upon request to the Public Deposit Protection Commission, P.O. Box 40206, Olympia, Washington 98504-0206.

**Washington Public Deposit Protection Commission  
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